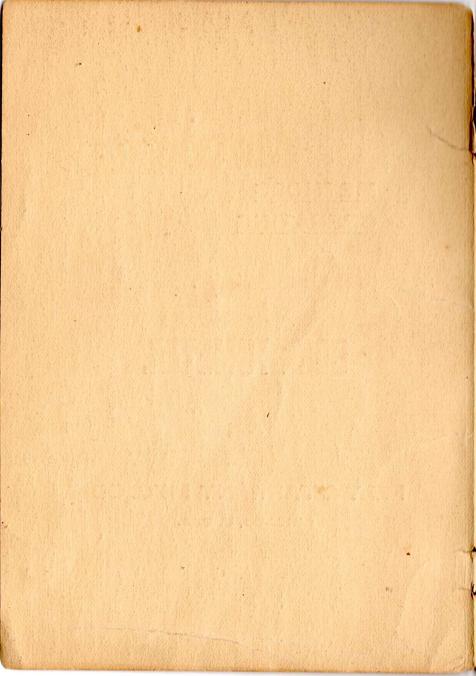
# METHODS OF OPERATING

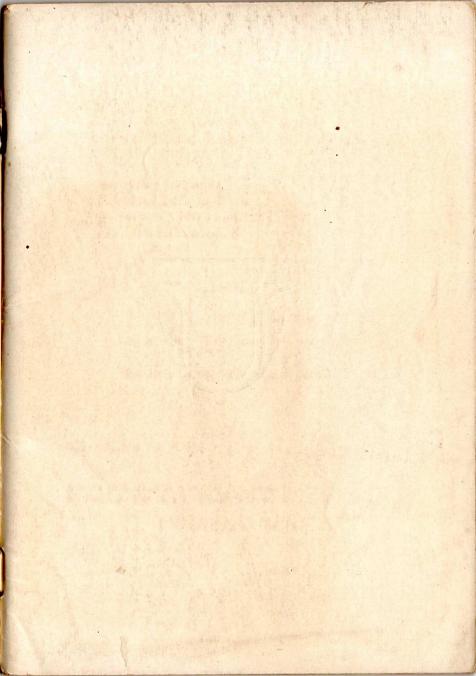
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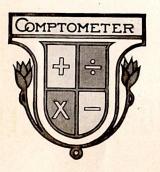
## COMPTOMETER.

xx

FELT & TARRANT MFG. CO. CHICAGO, U. S. A.







# METHODS OF OPERATING

....THE ....

## COMPTONETER.

xx

FELT & TARRANT MFG. CO. CHICAGO, U. S. A.

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#### PRICE OF THIS BOOK, \$5.00

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#### PREFACE.

Anyone familiar with the meaning of common arithmetical terms can quickly understand the methods of performing on the Comptometer any of the classes of examples explained herein. It is not difficult to learn the methods, but to acquire the skill of the fingers is quite as necessary and requires considerable practice. The Comptometer is not a hand organ or grind stone. Being a key-operated instrument, like the typewriter, practice is necessary to become a rapid operator.

Addition requires more practice than anything else. Multiplication requires comparatively little practice, but in multiplication care must be taken to follow the methods laid down in this book, because there are other methods which one is very liable to fall into which are not nearly so rapid. Division is more difficult to learn, but easy to remember, and though it requires more practice than multiplication, it does not require

nearly as much as does addition.

Any accountant will find it advantageous to be a good Comptometer operator, which he can do by using it twenty minutes a day for sixty or eighty days on his regular work. The more practice per day the better, but some practice every day for several weeks is essential to speed and accuracy. Both come with practice.

Overlooking the fact that it takes practice to do anything well which is worth doing, some assume that they are operators before they can "operate" a little bit.

One feature of the Comptometer which distinguishes it from all other calculating instruments is its capacity to receive the work as fast as the most expert operator can touch the keys. Owing to the light touch, an operator can maintain a high speed without fatigue.

No error results if two or more keys are depressed at once. The hand remains uninterruptedly on the keyboard. There is nothing to do but touch the keys. The speed is not limited by a governor. For these reasons, the speed at which work can be turned out on it is only limited by the skill of the operator. A beginner whose speed is within the capacity of other machines may not realize their limitations, but after he has reached the limit on any other machine he can quickly double his speed by the use of a Comptometer.

The degree of accuracy which regular use of the Comptometer gives is well illustrated by the experience of a large department store in which the daily auditing room footings done by mental process did not balance with the cash in the case of ten to fifteen out of twenty-eight departments each day owing to errors in footing, and therefore had to be checked over and corrected

each day.

A few months after the introduction of the Comptometer into this auditing room there was seldom a single day in a month when the footing in the auditing department did not at the first time over, balance with the cash for every one of the twenty-eight departments. The use of the Comptometer reduced the errors in footing, and consequently the labor of checking up, to practically nothing, while reducing the time required

for originally doing the work one-half.

Some not only do not practice long enough, but fail to obtain a correct understanding of the methods for operating, and therefore jump to the conclusion that it is not adapted to their particular work, when there are hundreds using it on precisely the same work at a large saving of time and trouble. We will be glad to write special instructions for any one who will send us a sample example in their principal work. This book is not intended to give the short cuts on the Comptometer, which can be employed on almost every kind of special work.



#### Directions for Oiling.

If used only once or twice a week, oil about once in three months. If used regularly eight hours a day by a rapid operator, oil once a week.

The printed instructions must all be followed in con-

nection with the illustration.

First take off the **face plate**, by loosening the five screws in front of the No. **1** keys and taking out the two screws just below the register. Then pull the **face plate** toward you.

The places to oil are indicated by arrows on the cut on opposite page, each numbered to correspond with follow-

ing paragraphs:

I. Oil around the key stems.

2. Set the machine on a level desk and put six drops of oil in each one of the four holes near the row of 9 keys and in one hole near the 6 key.

3. Put a drop of oil on each frame plate main piece o301 where it passes between each pair of accumulator wheels o61; also where it passes between o77.

4. Put a drop on the inner end of each back stop o171 where it rests on the top of each accumulator wheel just at the right of the figures.

5. Put a drop on each **carrying spring 0203** which can be seen down under the **carrying guards**, coiled around the carrying gear shaft.

6. Put two drops of oil on the left side of each back

stop near where it is pivoted on its shaft.

- 7. Operate the 5 key and you will see on the first carrying gear 0130, a steel guard alternately come around into view and pass out of sight. This is the carrying guard 0135. Cancel and add 5 and 5 on each column where a carrying guard is in full view. Cancel once more and add 99,999,999. The carrying guards will now be out of sight except for one end of each. Put one drop of oil on the visible end of each carrying guard.
- 8. With the canceling crank set up 222222223 on the register and put a drop of oil in the notch of each canceling gear hub 0361.

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#### Directions for Oiling.

### DIRECTIONS FOR OILING MACHINES Which Have Oiler Tubes in the Front

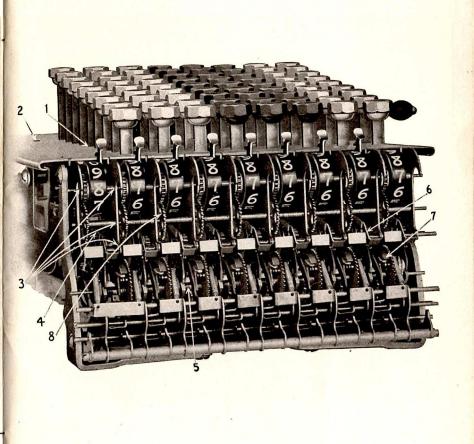
If used only once or twice a week, oil about once in three months. If used regularly eight hours a day by a rapid operator, oil once each week.

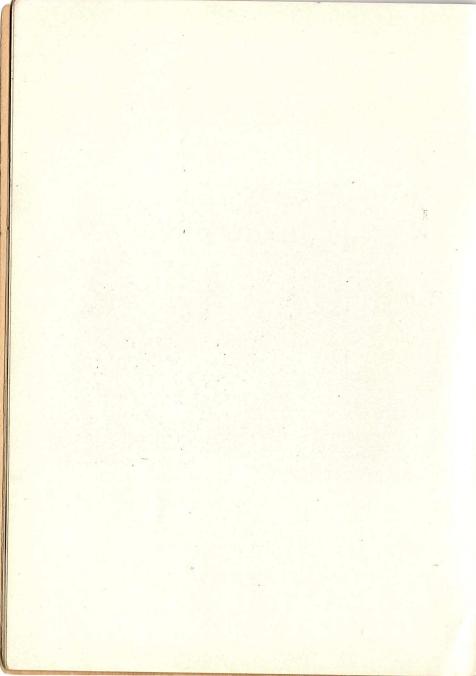
- I. Put a very little oil on the side of each key stem.
- 2. Set the machine on a **level desk** and put three drops of oil in each one of the 11 holes near the row of 9 keys and in one hole near the 6 key.
- 3. Set up 8's on the register and then put three drops of oil in each of the 9 oil holes under the row of 1 keys.
- 4. Put three drops of oil in each of the 18 oil holes just under where the answer shows.

Do not expect a machine to last if you do not attend to the oiling.

the visible end of each carrying guard.

8. With the canceling crank set up 222222223 on the register and put a drop of oil in the notch of each canceling gear hub 0361.





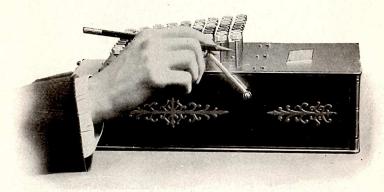
#### Oil around the Keystems.

## METHODS OF USING THE DUPLEX COMPTOMETER.

Do not attempt complicated examples, such as interest, exchange, square root, etc., until thoroughly familiar with handling the keys in the operations of addition, multiplication, subtraction, and division.

Always depress each key clear down with a full, light,

quick stroke in both directions.



To Set the Machine at Naught, Give the lever on the right of the machine a full back and forward stroke.

The keys can be operated only when the canceling lever is

nearest the operator.

**Explanation of the Keyboard.** It will be observed that there are two figures on each key, a large one and a small one. The large figures indicate the keys to be struck in addition and multiplication, and the small figures, those to be struck in division and subtraction.

The large figures on the keys indicate their power to add and will hereafter be called the "digits." The small figures on the keys are used only in operations of a negative character, like Subtraction, Division, Square Root, etc., and will be called

the "Co-digits."

The small figure on each key is the Co-digit of the large one on the same key, i. e., that figure which added to the large one will equal 9.

In the following rules and explanations those keys running in a line up and down are called a column, and those running in a line from left to right are called a row. Thus all the keys which bear the digit 4 stand in a row and are

called the row of 4s.

In explaining the key-board for addition and multiplication, the keys are called by the digits on their tops. Beginning at the right of the machine, the first column running from I to 9 represents units; the second column, tens; the third, hundreds; the fourth, thousands, etc. Thus the 7 key in the fifth column indicates 70,000, and the 3 key in the second column indicates 30; therefore, to strike 467 on the machine, depress the 4 key in the third column, the 6 key in the second column, and the 7 key in the first or units column; 467 will then be indicated on the register of the machine. This number being left on the register and some other being struck, as, for example, 326I, the register will show the sum of the two numbers; in this case, 3728.

#### ADDITION.

Many users of the Comptometer, after several months' practice, become so familiar with the key-board that they do not look at the keys at all when adding. Therefore we make the tops of every other row of keys concave so that one can instantly tell by the feeling which row he is striking. All the keys standing for odd numbers have concave tops, and all standing for even numbers have flat tops. It requires considerable practice to acquire sufficient skill to enable one to use the Comptometer rapidly and accurately on addition. It is not to know how, but it is to acquire skill of the fingers, which requires practice. In this respect it is precisely like the typewriter.

It is possible to begin by not looking at the keys at all, and this is the best method for acquiring accuracy and a high degree of speed in a comparatively short time, but under the conditions of ordinary office work one can not always spare the time at first for such practice, but must look at the keys so

as to get out his work while learning.

It requires more practice to perform addition rapidly than it does to do any other class of examples. Doing actual work



#### POSITION OF HANDS FOR ADDITION.

Always begin at the top of the column and add downward, keeping the index finger of the left hand where it points to the next item to be added.

is the only practice that makes a good operator. But as addition constitutes the bulk of mathematical work, the Comptometer is used for addition more than for anything else. Do not imagine that you can estimate what you will be able to do after more practice, when you have only practiced ten days, for at that time you will just be beginning to learn how to use the machine, although you may think yourself quite an operator.

To perform addition, it is necessary merely to strike each number on the machine and the total will be indicated on

the register.

It is not necessary to strike the figures in regular order, but for convenience and speed it is better to strike the small figures in each number before striking the larger ones. Thus: In striking the number 263, first, with the first and third fingers, strike 2 in the third column and 3 in the first column, either singly or both at once together; then with the second finger, strike 6 in the second column. The movement of the hand back and forth over the key-board several times is thus avoided, and the keys next to be struck are always exposed to view.

A beginner should start touching the keys one at a time, except perhaps where two figures are close together, like the 22 in 722, or the 4 and 5 in 475, or 333 in 3337, always being sure to put all the keys clear down. Later he will unconsciously grow into the habit of depressing several keys at a stroke. To the beginner the greatest advantage in the duplex feature of the Comptometer is the entire freedom from danger of making errors by depressing one key before another has been entirely released.

Always begin with the figures at the top of the paper and add downward. Point to the place on the paper with the index finger of the left hand. Take three columns at a time, using the first finger for the hundreds column, the second for the

tens, the third for the units column.

Do this every time, so that each finger has one column to attend to, and there is no movement of the hand from left to right and from right to left. When the three columns are added, move the hand over on the keys and take the next three columns. Some prefer to use four fingers and carry four columns at a time. If one finds the little finger handy it is well to do so. Others prefer to carry all the columns at once, and it is always best to do so when adding scattered items, or directly from checks, or when adding cross footings.

#### MULTIPLICATION.

In multiplication the first thing is to acquire the habit of rapidly giving the keys the proper stroke a number of times in succession. Therefore practice for fifteen minutes the fol-

lowing finger exercises:

Place the second finger of the right hand on the 7 key and strike four times; move to the 70 key and strike it four times, and continue clear across the machine, striking each 7 key four times. Let the finger raise quickly off the key one-half inch each stroke, not much more or less. Strike them just as rapidly as possible, always giving a full stroke. After practicing on the 7 keys for a few minutes, take the 5 keys, then the 9 keys, then the 2 keys. Then begin on the 7 keys again and strike the first one six times, the next four times, the next one six times, the next one four times, and so on across the row. Do this on some of the other rows.

Then practice on 77, using one finger (the index finger) of each hand, and depressing both at once in rapid succession six times, moving one column to the left after each six strokes, then practice on 67, 98, 72, 84, 69, and 23, the same way.

Then practice, with two fingers of the right hand, on 77, 68, 22, 45, 89 and 505, putting both keys down simultaneously in rapid succession five times in each column, taking

care to depress each one clear down.

It is always better to use two fingers of one hand rather than one finger of each hand when handling two keys at once, providing the keys are conveniently located for handling both at once, because it leaves the other hand free to point the work.

Then practice on 66, 65, 302, 76 and 505, with two fingers of the left hand, striking both together five times in

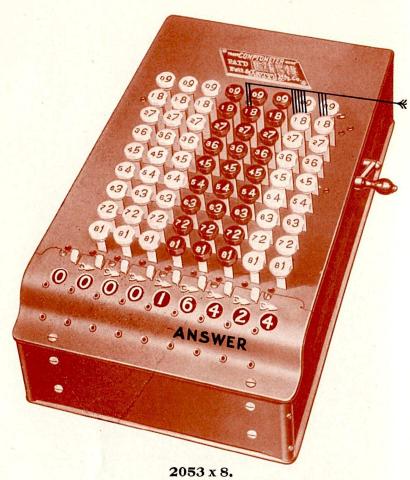
each column.

Then practice on 3267, using two fingers of each hand

and striking all together.

Then practice on **3627**, using two fingers of the left hand for the **3020** and the fingers of the right hand for **607**, striking all together in rapid succession four times on each column, working from the right clear across the machine.

In Multiplying keep the eyes on the paper and not on the machine. By keeping the eyes on the paper the accuracy and rapidity of the work will be increased **100** per cent. It is advisable to glance at the keys each time when one starts on a new row, but not when moving from one key to another in the same row.



MULTIPLICATION.

#### MULTIPLICATION.

Its simplicity as done on the Comptometer illustrated by rules and diagrams.

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#### Rule for a One-Place Multiplier.

Begin at the right of the row of keys indicated by the figure of the multiplier, and strike each successive key in the same row towards the left as many times as indicated by the corresponding figure in the multiplicand.

#### Explanation of Diagram.

See black lines descending from arrow on cut. Each line represents a stroke on the key in performing the following example: **Example—2053**×8. 8 being the figure of the multiplier, begin on the first key of the row of 8s and strike the first one three times, the second one five times, the third one being **0**, skip it, and strike the fourth one two times—that is, strike each key in succession the number of times indicated by the corresponding figure of the multiplicand (2053), when the answer, 16,424, is shown on the register in front. (See cut.)

Observe that in multiplying the finger only moves from one key to its next neighbor, therefore, keep the eyes on the paper, not on the keys.

Note.—Study the finger exercises on page 5 and position of hands on page 8.



### POSITION OF HANDS FOR MULTIPLICATION.

Noting the first figure of the multiplier, place one finger of the right hand on the proper key and then, keeping the eyes on the paper, without even glancing at the machine, strike each succeeding key, as explained in the rule and diagram.

#### Rule for a Two-Place Multiplier.

Place one finger of each hand on the keys which represent the multiplier. Strike both keys together the number of times indicated by the units figure of the multiplicand. Move one column to the left with each hand and strike the number of times indicated by the second figure of the multiplicand. Continue in the same manner until all the figures of the multiplicand have been registered.

Example: 2743 × 46. Place the index finger of the left hand on the 4 key in the tens column and the second finger of the right hand on the 6 key of the units column. Strike three times, move one place to the left with each hand and strike four times, then strike seven times one place farther to the left, and move once more and strike two times, when the answer, 126,178, will appear on the register.

Both keys of an example like this may be carried by two fingers of one hand, but sometimes it is better to use one finger of each hand as explained above, so that on numerous small extensions the pencil need not be laid down while operating.

See cut on page 8 for position of pencil and fingers.

#### For Larger Multipliers.

For a three-place multiplier, if the keys which represent it are conveniently located, carry the units figure with the second finger of the right hand and the other two with two fingers of the left hand. If the keys are not conveniently located, carry the first two across in the manner explained for a two-figure multiplier and then use the third figure in the manner explained for a one-place multiplier, beginning, of course, in the third, or hundreds column, instead of in the first.

For a four-place or larger multiplier, carry the figures across two at a time unless the keys are very conveniently located for handling them all at once, as illustrated in the

finger exercises on page 5.

Considerable time can with profit be devoted to the finger exercises on page 5, because several fingers are used together a great deal, especially in division and multiplication. In practicing this method run fast, do not be too cautious,

and you will soon acquire the right stroke.

Where the sum to be multiplied stands on the register of the machine, and the multiplier is not greater than 9, to avoid taking it off, it can be conveniently multiplied by using the number one less than the multiplier, for example: We are required to obtain 4263 × 64 × 8. After multiplying 4263 by 64, as illustrated above, 272,832 appears on the register

as the result. To multiply this amount by 8, without turning the machine to naught, take the row of keys next lower than 8 (the 7s) and beginning at the left of the multiplicand over the hundreds of thousands, strike twice, as 2 is in that order on the register; then moving to the right one column, strike seven times, as 7 is in that order; two times in the next order to the right, as 2 is in that order, etc., until all the keys have been struck as many times as the corresponding figures on the register indicate. The product, 2,182,656, will then appear on the register.

Where the multiplier consists of two figures and the multiplicand is already on the machine, deduct one from the multiplier and then proceed to strike it on the keys by striking each figure of the multiplier simultaneously (using one finger of each hand), and working from the left of the multiplicand just the same as in the example illustrated above.

Where one factor is on the machine and the other consists of three or more figures, the following method will be found advantageous. In this rule we will call the number standing on the register of the machine the multiplier

and the one not on the machine the multiplicand.

Observe the figures which stand in the two highest orders of the multiplier; place the fingers on the keys representing those figures and standing in the same columns, strike them one time less than is indicated by the first figure on the right of the multiplicand; move one key to the left and strike it as many times as is indicated by the next figure of the multiplicand. Continue to strike each succeeding key to the left as many times as is indicated by the corresponding figure of the multiplicand. Observing the figures standing in the next lower orders on the machine, proceed the same as with the first.

Example: 17+(4×30)+(360×2)×2,743. First add 17; then without turning the machine to naught, multiply 30 by 4, then 360 by 2, when the sum of all these operations, 857, will have accumulated on the register of the machine. The next step is to multiply 2,743 by 857, which stands on the register. As 85 stands in the two highest orders (hundreds and tens columns) on the register, place the fingers on the corresponding 8 and 5 keys of those columns and strike two times, as 2 is one less than 3, the right-hand number of 2,743. Then move one place to the left and strike four times, then one place more and strike seven times, again moving one column to the left strike two times.

The next figure of the multiplier is 7 and stands in the first column. Therefore, place the finger on the 7 key of that order and strike two times; move to the left one column, and strike four times, etc., when the answer, 2,350,751, will appear on the

register.

In multiplying examples in which high decimals occur it is desiral. To reverse the system of striking the keys and work from the at to the right. By doing so, examples which would otherwise be too large for an eight-column machine can be computed. Thus: 486.34286×75.8763. Begin on the highest key in the row of 7s and strike it four times; move one key to the right and strike eight times, etc. The answer expressed on the register will be 36,901.8952, which is correct to the second decimal place.

It is obvious that when decimal fractions occur in any kind of computations, all that is necessary is to point off in

the usual way.

Where high decimals are used and the keys are struck from the left, point off as many holes from the left as there are places to the left of the points in the multiplicand and multiplier. There is one hole to the left of the highest column of keys, therefore, with the product of 2.487634×3.24692 we would have 08.07+ and with the product of 8.76342×6.76342 we would have 59.27+.

#### THE CO-DIGITS.

**Directions for using the Co-digits.** The small figures on the keys are the "Co-digits" of the large ones, which are the "digits." Hereafter we will call the small figures on the keys simply the "Co-digits." In performing division or subtraction, both the digits and the co-digits on the keys are used to indicate the keys to be struck.

The Arithmetical principle on which the use of the Codigits is based is explained in the appendix, but a knowledge

of this principle is not necessary to the operator.

When a number is to be touched on the keys according to the Co-digits we call it striking it "negatively." When a number is to be struck according to the digits on the keys we call it striking it "positively." When it is not specified whether a number is to be struck either according to the digits or the co-digits, it is to be understood that it is to be struck according to the digits; i. e., as in addition.

When striking a number according to the co-digits, always strike for the extreme right-hand figure a co-digit which is one less than that right-hand figure, unless the extreme right-hand figure is a cipher, in which case, strike a co-digit which is one less for the first right-hand figure which is not a cipher.

Thus, in using the co-digits we would

	Thousands Hundreds Tens Units
for	3600
strike	
for	127
strike	126
for	347
strike	346
for	4620
strike	

When a number to be struck according to the co-digits has a cipher or ciphers on the right, such ciphers must be disregarded in striking the keys, as illustrated above, but when ciphers occur to the left of or between other figures, they must be struck the same as other figures. Thus, in using the co-digits we would

Units
0
5
4
1
O

Note that in this last couplet the extreme right-hand figure is **r**, which requires the touching of the co-digit **o** on the extreme right. It will be observed that there are no **o**s among the digits and no **o**s among the co-digits on the keys. This is because **o** is the co-digit of **o**. Whenever the figure **o** occurs in a number to be struck according to the co-digits, it is to be disregarded, the same as **o** would be among the digits, and not struck at all, unless the **o** among the co-digit **o** the right-hand figure, when, of course, it would become a co-digit **o** on the keys.

Thus, in using the co-digits we would

	Thousand Hundreds Tens Units
for	8947
strike	
for	1695
strike	
for	983
strike	
for	379
etrika	

#### SUBTRACTION.

\*Extending out of the top of the machine directly in front of the No. I keys, is a row of eight little levers, each of which is called a subtraction "cut-off." When a cut-off is pressed backward it prevents the carrying of the tens between the numeral wheels which it separates.

To perform subtraction, strike the minuend, according to the digits, on the keys. Then hold your left index finger straight out in front of you and slide it lightly over the cut-offs from the right towards the left until there is visible on the right of the index finger a number not less than the one to be subtracted. Press in on the cut-off on which you then find your index finger and strike the number to be subtracted according to the co-digits on the keys. Then release the cut-off.

If there be more places exposed by the finger on the register than there be places in the number to be subtracted, touch the co-digit 0 in such column or columns.

In other words, a key must be touched in every column between the extreme right-hand figure and the finger except where 9 occurs.

Example: 1843-462.

After striking 1843 it appears on the register. Passing the left index finger from right to left over the register there becomes visible first 3, then 43, and then 843, which latter number is greater than the one (462) to be subtracted. Pressing on the cut-off and touching 462 according to the codigits, the answer 1381 appears on the register.

Cut off
Digits
Ans 1381
Cut off
Digits 2143
Co-digits 0641
Ans 1501
Cut off
Digits 17036
Co-digits 0084
Ans 16951
Cut off
Digits 16474
Co-digits 205
Ans 14414

\*NOTE: In the Model "A" Comptometer having the glass plate over the register, these subtraction "cut-offs" extend out of the front plate of the machine, just over the glass plate and just above and between each pair of Numeral wheels. On this model of Comptometer the left thumb instead of the left index finger is used to press in the cut-offs. In all other respects the above rules for subtraction apply to the Model "A" Comptometer as well as to the Model "B" machine.

#### Correcting Mistakes.

One seldom strikes a wrong key without noticing it before completing the stroke, and can immediately rectify the mistake by striking a key in the same column which is the same distance from the other end of the column while holding back the *proper* cut-off. Thus, if the 8 key in the thousands column is struck by mistake, it being the second key from the back end of the column, strike the second key from the front end of that column.

Thus, suppose that the **40** key has been struck by mistake. Positioning the left index finger over the register, immediately to the left of the second numeral wheel, suppose **8** is found on that numeral wheel. Press the cut-off and strike the fourth key from the back end of the column in which the mistake was made. This subtracts out the key wrongly struck.

If in the illustration just made a smaller number than 4 had shown on the second numeral wheel, the index finger would need to be moved to the left far enough to expose on the register an amount not less than 40. Thus, if after striking 40 by mistake the second numeral wheel had shown a 3, slide the index finger to the left, and then if the next numeral wheel shows 2 (making 23 to subtract the 4 from), press the cut-off and strike the fourth key from the other end of the column and also the co-digit 0 in the next column to the left.

If several keys are struck by mistake, simply subtract the amount which they represent and proceed as though no mistake had been made. Thus: Suppose 1783 had been struck, strike 1782 on the co-digits in the same columns while holding back the proper cut-off, and the amount on the register will be

the same as though no mistake had been made.

#### DIVISION.

It is useless to attempt division until thoroughly familiar with the use of the co-digits on the keys. Practice on the two-finger exercises, page 5, is also necessary before division can be learned.

#### Rules for Division Illustrated by Diagrams.

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Rule — Strike the number to be divided according to the

digits on the keys.

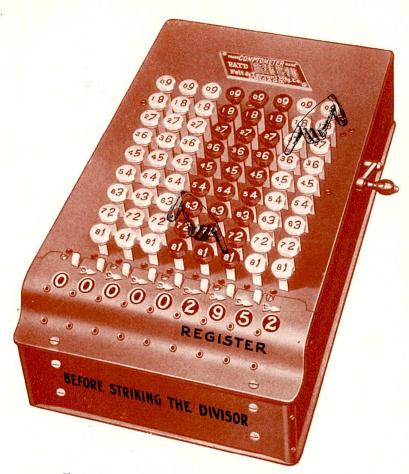
Then place the fingers on the keys for the divisor according to the co-digits in those columns embracing on the left of the dividend the least number of places which, by themselves, represent an amount as large or larger than the divisor and strike the keys repeatedly until the number of strokes agree with the figure in the next column to the left of that on which the keys are being struck, and then continue striking until those columns of the register in which the keys are being struck represent an amount less than the divisor; \* after which the left hand figure on the register is the first quotient figure.

Then move the fingers one column to the right and proceed to find the second quotient figure in the same manner and so on until all the quotient figures have been obtained.

Point off from the right as many places as there are places in the divisor, when the figures at the left will be the quotient and those at the right the remainder.

\*It is obvious that if 0 be in the next column to the left, you strike only to reduce those columns of the register in which the keys are being struck to an amount less than the divisor.

Note.—Do not worry about why the above process brings the answer. Consider it simply an arbitrary rule, by which any and all examples in division can be computed on the Comptometer. Once learned the method is so simple that it can not be forgotten. All there is to it is that you strike the divisor on the keys just as many times as indicated by the figure in the "next place to the left in the register" and then if the remainder is larger than the divisor strike the keys again one or more times until the remainder becomes smaller than Twenty key strokes, all on eight keys, perform the following example, to do which only requires five seconds. There is no guessing how many times the divisor is contained as when computing mentally, for on the Comptometer every step is positive and assured. The machine tells you how many times to strike the keys, and after you have struck them it tells you what the answer is.

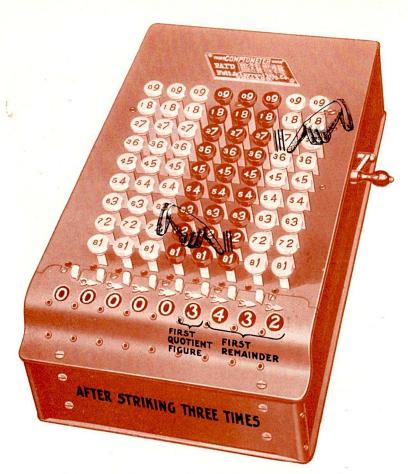


#### Example: 2952 ÷ 84.

First strike the number to be divided (2952) according to the digits on the keys, which will cause it to show in the register as above.

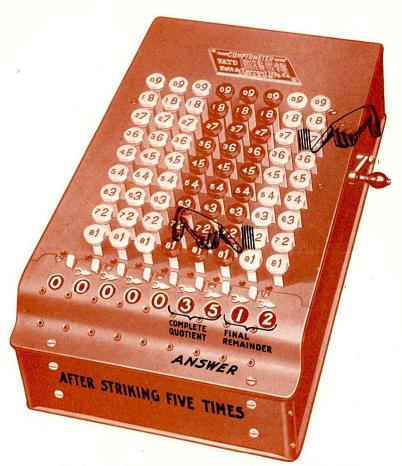
The divisor is always struck according to the co-digits on the key tops. \*Therefore, we place our fingers on the small 8 and on the small 3 over the units and tens of 295 in the register as shown above, because the two left hand figures on the register (29) represent an amount smaller than the divisor (84) otherwise we would place the fingers on keys small 8 and small 3 over the 29.

<sup>\*</sup>See pages 12 and 13.



Having the fingers on the keys, as shown above and explained under preceding cut, we strike them both together twice, because 2 stands in the next column in the register to the left of the column of keys on which the fingers are placed (see register fourth column preceding cut) but after striking the keys twice 3 appears (as shown by above cut) where the 2 was (preceding cut) so strike once more, making three times, because in dividing the keys must always be struck repeatedly until the number of strokes on the keys agrees with the figure showing in the next column to the left in the register.

After striking the keys three times, for the reasons specified, we have 3 as our first quotient figure and 43 as our first remainder, as shown above.



Having obtained the first quotient figure, we now move our fingers one column to the right (as shown above) and find the second quotient figure in the same manner that the

first one (3) was found.

Because in the register 4 shows (see register third column preceding cut) next column to the left of those on which the fingers now rest, strike four times, after which we have a remainder of 96. Therefore, strike again because the remainder (96) is larger than the divisor (84) after which 5 shows as the second quotient figure and 12 as the remainder, as shown above.

Point off from the right two places because you have two places in the divisor, and the final answer, 35+12, shows

on the register.

† In other words, the figure in the register first column to the left of the keys being struck always tells how many times to strike the keys.

If, in the case illustrated on page 18 the figure in the fourth column of the register had been 5 instead of 3 we would have struck the keys five times instead of three times. Generally, after you start striking the keys the "next figure to the left," will change, but always keep right on striking the keys until the number of strokes on the keys agrees with it. It never changes so as to require more than nine strokes on the keys.

It is obvious that where there are ciphers on the extreme right of the divisor they are disregarded except in pointing off for the remainder.

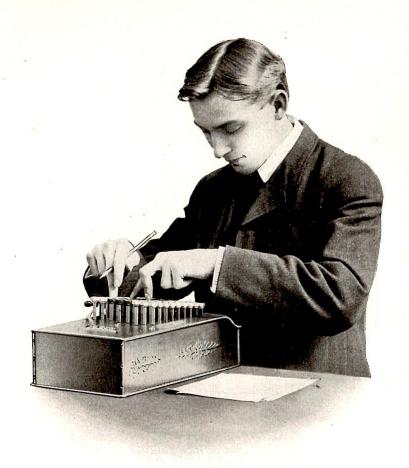
Thus, if the divisor be 4,700, divide just the same as though it was 47 and stop dividing as soon as the quotient figure in the fifth place from the right in the register is obtained, and point off four places. That is, do not strike any keys for the divisor on the two right-hand columns of the machine.

The figure in the next column to the left is always a check on the accuracy of the work. If you have struck the keys five times and the figure in the next column to the left is 4, you have struck them once too much, so push back the cut-off next above the keys struck and add the divisor once.

In using large divisors, especially where high decimals are used, set the numbers to be divided on the left of the machine so that the quotient can be carried out decimally if desired.

Where either the divisor or dividend, or both, are decimals, set the dividend on the left of the machine, and if there be one more place to the left of the point in the dividend than there are to the left of the point in the divisor turn down the second pointer from the left of the machine, if two more turn the third pointer, etc., then proceed to divide and the decimal point in the quotient will be where the pointer is turned down. If there is one more place to the left of the point in the divisor than in the dividend, the decimal point in the quotient is to the left of the highest hole of the register.

If two more places to the left of the point in the divisor than in the dividend, the point is one place to the left of the highest hole of the register, etc., etc.



#### POSITION OF HANDS FOR DIVISION.

In dividing keep the eyes on the register, not on the keys. There is no occasion to look at the keys after the fingers are once placed. After once understanding division and obtaining a little practice, strike the keys in rapid succession. Where one hesitates it is because of habit acquired in learning, not because of any necessity for proceeding carefully.



#### GRAPHIC DIVISION.

It is useless to attempt division until thoroughly familiar with the use of the small figures on the keys. These small figures are called the "co-digits." (See page 12.)

#### Divide 63542 by 77.

Strike the dividend 63542 in the machine on the left-hand side of the keyboard, according to the large figures on the keys.

Turn down the pointer on the machine two places to the left of the decimal point in 63542, thus 635'42, because there are two whole numbers in the divisor 77.

The two-place divisor 77 is larger than the 63 represented by the first two figures on the left of the dividend. Therefore, place the fingers on co-digits 76 (the divisor 77 less 1) over the units and tens of 635, the first three figures of the divisor, as shown in above cut.



Press these keys representing the divisor repeatedly while counting the strokes out loud until the number of strokes made agrees with the figure standing in the register in the next column to the left of those on which the keys are being struck. See cut on opposite page where this figure is a "6" and is marked "Index."

Striking rapidly while counting "one," "two," "three," "four," "five," "six," we notice the 6 has now changed to a 7, therefore, keep on striking and counting until on the seventh stroke the number of strokes made on the keys agrees with the next column to the left as shown in above cut.

Leaving the fingers on the same keys and looking at the amount in the register in the columns on which the fingers rest, we note that the remainder now is 96. As 96 is larger



This stroke on the keys reduces the remainder to 19, which is smaller than the divisor. Were it still larger, we would continue to strike until the remainder became smaller than the divisor.

8 now becomes the first answer figure, and we move the fingers one column to the right as shown in above cut. Now we have I in the next column to the left of the columns on which fingers rest, so strike once, and we now find that the



figure in the next column to the left changes to 2, as shown in above cut. Therefore, strike another time. On the second stroke the number of strokes made on the keys (two) agrees with the figure 2 in the next column to the left, and we observe that our remainder, 40, is less than the divisor 77.

2 now becomes the second answer figure, therefore, we move the fingers on the keys one column farther to the right.



In this position the next figure in the column to the left of the keys on which the fingers rest is 4, as shown in above cut. Therefore, we depress the divisor while counting out loud: "one," "two," "three," "four." As the four did not change to a five, or any higher figure, the number of strokes on the keys now agrees with the figure in the next column to the left



of the fingers, and the remainder 94, as shown in cut above, being larger than the divisor 77, we strike another time, which reduces the remainder to 17, when 5 becomes the third answer figure and 17 the remainder.

The complete answer, 825, with a remainder of 17, now shows on the register.

In short, in all cases one strikes the keys until the number of strokes agrees with the figure in that place in the register next to the left of the columns in which the keys are being struck, and then continues to strike until the remainder in the columns in which the keys are being struck becomes less than the divisor. Then one moves the fingers one column to the right and does the same over again, and so on across the machine.

If one fixes these two points in his mind, division becomes as simple as A, B, C.

# Special Rule and Diagrams for Using Large Divisors on the Comptometer.

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The rule, illustrated on pages 16-21, for computing division, applies to all examples, large or small, but where the divisor exceeds three or four places the following modification of the regular method is more convenient, because, by this modification, the fingers have to handle fewer keys at once.

It is useless for one to attempt to divide by this process until the process on pages 16-21 is thoroughly understood.

Rule—Find a quotient figure by using the two left hand figures of the divisor, and then, on the row of keys on which the "digit" (large figure) is the same as the quotient figure, strike, for each of the remaining figures of the divisor, as follows: suppose a remaining divisor figure to be 6, count "six, seven, eight," striking each time, which of course is three times altogether. Or, suppose the remaining divisor figure is 4, count "four, five, six, seven, eight." Always start counting with the figure and stop at eight, except for the extreme right hand figure which must be struck onee extra.

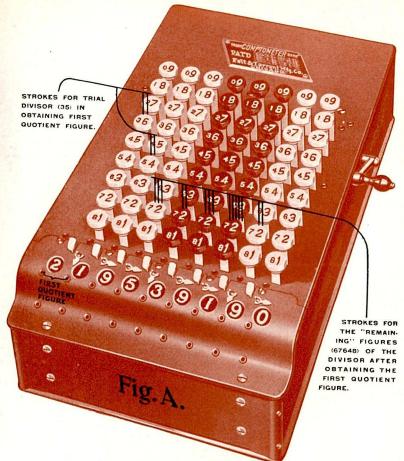
**Notes.**—If either of the two left-hand figures of the divisor be 9, use the first three figures as a trial divisor, because that column in which 9 stands does not have to be struck at all.

If the keys for a divisor of less than three or four places are conveniently located for depressing all at one stroke, it is better to so use them. Otherwise, use as a trial divisor only two keys.

If any of the "remaining" figures of the divisor be 9, of course no count of strokes is made for it unless it is the units figure (last figure) of the divisor, when one stroke is given.

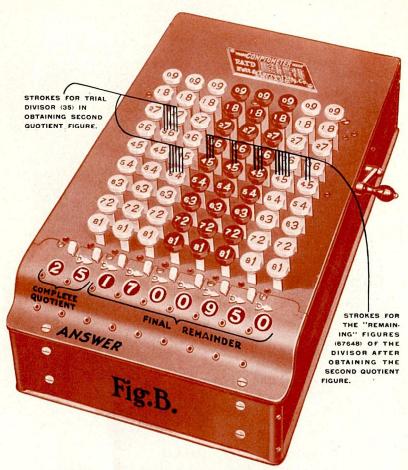
If there be a naught (0) among the remaining figures of the divisor, count "naught, one, two, three," etc., just the same as for any figure.

In obtaining a quotient figure with the trial divisor it sometimes occurs that the remainder resulting from dividing by the trial divisor nearly equals the trial divisor, and that, striking for the "remaining" figures of the divisor, increases the remainder, until it becomes as great or greater than the trial divisor. In such cases strike the entire divisor on the keys according to the red figures; this will increase the quotient figure and reduce the remainder.



Example: - 90892150 ÷ 3567648.

Striking the dividend on the machine and then using 35 (on the co-digits but not one less) as a trial divisor, two strokes show that the first quotient figure is 2; therefore leave the left-hand finger on the key to keep the place and move the right-hand finger one column to the right onto the large 2 key. The first of the remaining figures of the divisor (67648) being 6, count thus: "six, seven, eight," striking the key each count; (the next "remaining" figure being 7) move to the next 2 key, and count "seven, eight" striking each count; move one key to the right and count: "six, seven, eight," striking each count; move one key to the right and count: "four, five, six, seven, eight"; move one key to the right and count: "eight," but this being the last figure strike one time more. See Fig. A.



Again using the two left-hand figures as a trial divisor we find that the second quotient figure is 5, so put the right-hand finger on the large 5, one column to the right and count: "six, seven, eight," move to the right and count: "seven, eight," and so on for each of the remaining figures of the divisor, when pointing off we have 25 + 1700950. See Fig. B.

It will be seen that, if desired, the quotient can be carried out decimally. To carry the quotient out decimally on an eight column machine, one figure on the right of the divisor will be dropped as each decimal figure is obtained. But in the examples just illustrated this dropping of figures of the divisor will not make any difference in the answer, until the fourth decimal place of the quotient is reached.

### COMMON FRACTIONS.

As in commercial computations common fractions very often occur, the most convenient method of multiplying a whole number by a fraction on the Comptometer is given below.

To Multiply a Whole Number by a Fraction. Multiply the whole number by the numerator first. As the product will then be indicated on the register, it can be divided by the denominator; and after pointing off the quotient, the remainder, if any, will constitute a new numerator.

Example: Find the value of 436 multiplied by \\ \frac{4}{7}\). After multiplying 436 by 4, 1744 appears on the register. Now divide this amount by 7, and 249 appears as quotient, and I

as remainder. Ans. 2491/7.

To Multiply a Whole Number by a Mixed Number. First multiply by the numerator of the mixed number, and then dividing by the denominator and leaving the result standing on the register, consider the units column of the quotient as the units column on the machine, and multiply by the integral part of the mixed number.

Thus, what is the product of 453 multiplied by 372 1/16?

After multiplying by the numerator, 5, 2265 appears, which being divided by 16, the denominator, 141% is the result. As there are two places in the denominator, we ignore the first two columns of the machine and consider the third column as the units or first column, and multiplying by 372, the result, 168,657% appears on the register.

#### MULTIPLICATION—STONE MEASURE.

# To multiply feet and inches by feet and inches, stone measure, without reducing either of the factors to inches.

Multiply the feet of each factor by the inches of the other, leaving the products to accumulate on the register. Multiply mentally the inches of one factor by the inches of the other factor, divide by twelve and strike the result on the machine as in addition. Divide the amount now on the register by twelve, leaving the quotient and the remainder on the register; multiply the feet of one factor by the feet of the other factor, over the quotient, when the number of inches will be indicated in the first two columns on the right of the register and the feet in the columns to the left.

It is obvious that in the mental calculation of the inches by inches, there will sometimes be a slight remainder which will be lost. This can be avoided by calculating it on the machine, instead of mentally, before multiplying feet by inches, and carrying all the operations three places farther to the

left.

## Example: 37 ft. 5 in. multiplied by 19 ft. 11 in.

Multiply 19 by5, 95 appears. Then multiply 11 by 37, 502 appears.  $5\times11\div12=4.7$ . Therefore, add 4, when 506 appears. Dividing this by 12, 42.02 appears. Multiplying 37 by 19 over the quotient, 745 sq. feet, 2 sq. in., stone

measure, appears on the register as the answer.

If there are three factors containing feet and inches to be multiplied together to obtain cubic feet and inches, observe in which one the inches can be the most easily stated decimally, then multiply the other factors together as illustrated above, and then multiply the other by the product, by means of one of the methods given for multiplying where the multiplier stands on the register.

### BRITISH CURRENCY.

## Adding Pounds, Shillings and Pence.

To add English money on the comptometer, the pence are added first, and when the bottom of the column is reached, a few strokes on the keys divides it by 12 and places the number of shillings thus found in the next higher column of the register, so that adding the columns of shillings up it will be included in the shillings, while the remainder of the pence will stand to the right. Then after adding up the shillings column and dividing the sum thus obtained by 20, the pounds are added up and the entire sum total in pounds, shillings and pence is indicated on the register.

As each division is made the machine throws the quotient into the proper column, where it is included in the footing of the denomination to which it belongs. As compared to the mind, it saves even more time in adding pounds, shillings and pence than in adding ordinary numbers expressed by the

decimal system.

Rule.—First add the pence on the two right-hand columns of the machine and divide by 12. The quotient is shillings and the remainder pence. Leave this standing on the register; add up the shillings on the third and fourth columns of the machine. Divide the footing of the shillings by 20 (in doing which you do not touch the three right-hand columns of the keys). Then add the pounds on the fifth and higher columns of the machine, and the sum total in pounds, shillings and pence is indicated on the register; pence in the first and second columns of the register, shillings in the third and fourth columns of the register, and pounds in the fifth and higher columns of the register.

Adding up the pence we have 41. Placing our fingers on the keys (co-digits) 11 to divide by 12, we find, after three strokes, that there are 3s and 5d. Leaving this stand on the register and adding up the shillings on the third and fourth columns, the register indicates 86s 5d.

Now divide the 86s by 20 (co-digit I in the fourth column is the only key used in this case). Four strokes perform the division, when the register indicates £4 6s 5d. Then adding the pounds on the fifth and higher columns the answer,

£6116 6s 5d, is shown by the register.

## To Multiply an Amount in £ s. d. by a Whole Number.

Place the index fingers on 24 in second and third columns or keys and multiply the pounds by 24. Then multiply the shillings by 12 and add in the pence.

Multiply the other factor of the example by the amount

then standing on the register.

Divide the product by 240, using for the divisor the codigits 023 in place of the co-digits 23, and stopping one column short of the right-hand side of the machine. Then divide the amount standing in the three right-hand columns by 12.

Turn down the second and fourth pointers from the right of the machine and the answer; pounds to the left of the fourth pointer; shillings between the second and fourth pointers, and pence to the right of the second pointer, appears on the register.

#### Example.

#### £14 7s. 9d. x 1243.

Place the fingers on 24 in second and third columns from the right of the machine, using an index finger of each hand. Strike four times, and moving one column to the left strike once for the £14, when 3360 appears on the register.

For the shillings strike the 7 key twice in units column and once in the tens column, and add in the 9d, when 3453d

stands on the register.

Then multiply 3453, without taking it off the machine, by 1243 (see third and fourth paragraphs, page 10; also fifth paragraph same page), when 4292079 stands on the register. Dividing by 240, using co-digits 023, we have £17883 159d. Dividing 159 by 12 we then have the answer, £17883 13s. 3d., standing on the register.

Note.—The 0 to the left of the co-digit 23 (negative of 240) is used to throw the pounds one column farther to the left so as not to interfere with the tens of shillings when the shillings exceed 9 in the answer. Some prefer to use simply co-digit 23, and write down the pounds of the answer obtained by dividing by 240 and subtract out the units of pounds, before dividing by 12 to obtain the shillings and pence. This latter way makes no more writing but it makes a break in the otherwise continuous process.

Time required for an example like above, thirty seconds. Size of machine required, eight decimal columns.

From an arithmetical standpoint the above method consists of first reducing the British currency amount to pence, and after multiplying it by the other factor, reducing the

product back to f s. d. An example of this character can be advantageously performed on the Comptometer in various other ways, but we believe this to be the simplest and best method. A method which might involve too much of the drudgery of computation to be desirable for mental processes is often the best on the Comptometer, because the machine takes care of the drudgery or purely mechanical part of it.

For a suggestion of another method of multiplying f s.

d., see rule for computing discount in £ s. d.

Note.—If an amount in British currency is to be multiplied by a decimal fraction, or mixed number decimal fraction, just before beginning to divide by co-digits 023, turn down a pointer as many places to the left as there are places to the right of the decimal point, and thereafter consider the next column to the left of the turned down pointer as units column.

## Rule for Multiplying an Amount in Shillings and Pence, British Currency, by a Mixed Number, Decimal Fraction.

Multiplying the shillings by 12, beginning on the third column from the right of machine and working toward the left. Then add in the pence on third or third and fourth columns and the fractions of pence or farthings, if any, as a decimal fraction of pence, on the next two columns to the right.

Multiply the amount then standing on the machine by the other factor of the example. (See third and fourth para-

graphs, page 10; also fifth paragraph, same page.)

Turn down a pointer, as many columns plus two, from the right of the machine as there are decimal fraction places in the decimal factor of the example. Thereafter the next column to the left of that pointer will be units of pence.

Divide the amount standing on the register above one column to the left of the turned down pointer, by 24. Instead of the co-digits 23 use the co-digits 023 as the keys to touch

in making the division.

Then divide the amount standing in the first three columns to the left of the turned down pointer by 12. The amount then standing on the register will be the product.

## Example.

23.75 × 7s 91/4d.

Multiplying 12 x 7s in third and fourth columns, and adding 9d. in third, then .25 in first and second columns, there stands on the register 93.25. Using the two-finger method,

multiply 23.75 first by 93, then by the .25 (striking only four times in place of the 5 in the 23.75), and, turning down the fourth pointer from the right, we have 2214.6875d. Dividing 221 by 24 (using 023) and we have £9, 54.6875d. Dividing the 54 by 12, we have £9 48. 6.6875d., standing on the register as the final answer—pounds to the left of the eighth column, shillings in the seventh and eighth columns, pence in the fifth and sixth columns, and decimal fractions of pence to the right of the fifth column.

Note.—The 0 to the left of the co-digits 23 (negative of 24) is used to throw the pounds one column farther to the left, so as not to interfere with the tens of the shillings when the shillings exceed nine.

A skilled operator does an example of this kind in a very short time. As soon as the operator is familiar with this class of examples, the method seems very simple and he will not become confused.

## To Compute Discount in £ s. d.

If there are three places in the pounds, turn down the third pointer from the left of the machine. If two places, turn down the second pointer from the left of the machine, etc. Then turn down every alternate pointer to the right of the one already turned down.

Multiply the pounds negatively (see page 12) by the rate of discount, working from the left of the machine. (See page

11.)

Observe the number standing in the two columns between the two left-hand pointers which have been turned down. Subtract this number out and add it in twice one column to

the right of where it originally stood.

Then multiply negatively, the shillings of the bill to be discounted by the rate per cent., in this case, working from the right and treating the column immediately to the left of the third turned down pointer as the units column when so multiplying.

Then, if the number represented by the two columns between the first two pointers from the left is greater than 20 divide by 20. That is, strike the co-digit I once in the left-

hand one of these two columns.

We now have on the machine the net amount of the bill in pounds to the left of the first pointer turned down, and shillings between the first and second pointers turned down, and hundredths of shillings between the next two pointers turned down.

We now subtract out the number between the third pair of pointers and multiply it by 12, two columns to the right.

We then have the bill stated in pounds to the left of the highest turned down pointer, shillings between the two left-hand turned down pointers, and pence between the next two pointers, and fraction of pence to the right.

### Example.

## What is the value of a bill of £357 and 18s, which is discounted at 17%?

As there are three places in the pounds, turn down the third pointer from the left, and then turn down every second

pointer from that toward the right.

We will now consider the three columns to the left of the first turned down pointer as pounds' place; the two columns between the first two pointers as shillings' place; and the two columns between the next two pairs of pointers as pence' place.

The negative of 17 is the co-digits 16. Therefore we place our fingers on the co-digit on 1,6 in the two left-hand columns of the machine and strike three times, move one place to the right and strike five times, move one place to the right

and strike seven times.

We now have 296.31 pounds. We subtract out the .31 pounds and add .31 twice one column to the right. That

gives us 296 pounds, 6 shillings and .20 of a shilling.

We now multiply 18 shillings by 17, negative, placing our fingers on the co-digit 16 in the two columns of pence place. We strike eight times, move one column to the left, and strike once. We now have 21 shillings, and, as this is larger than 20 shillings, strike the co-digit I in the sixth column of the machine.

We now have 297 pounds, I shilling and .I4 of a shilling. We subtract out the .I4 and add it once one column to the right and twice two columns to the right, which practically means multiply by I2; this being the easiest way to

multiply this kind of a remainder by 12.

We now have 297 pounds, I shilling and I pence and .68 pence. As .68 is more than .50, we will add one more to the pence and call it 2 pence.

Note.—Remember that in multiplying negatively any per cent is a decimal fraction, and, therefore, any discount less than 10% would be treated as if written thus: .07, .03, etc., hence the co-digit 0 must also be struck. (See page 42.)

An excellent method for computing discounts in f s. d. is to first reduce it to pence, and then compute the discount or net amount as directed on page 42, and then convert it back into f s. d. (See rule for multiplying an amount in f s. d. by whole number.)

To reduce pounds, shillings and pence to United States Currency at any given rate. Multiply the pounds by 480. Leaving that on the register, multiply the shillings by 24 and the pence by 2; then multiply (by rule for high decimals on page II) the result, by the number opposite the given rate of exchange in the table, page 39. Point off from the left of the machine two more holes than there are pounds in the bill of exchange, and the answer, expressed in dollars, cents and mills, is shown in the register.

Example: Find the value in dollars of £352 9s 7d at 4.87%.

After multiplying 352 by 480, and on top of that 9s by

24 and 7d by 2, 169190 appears on the register.

The number opposite the rate of exchange (4.87%) being 10164062, multiply 169190 by 10164062 from the left according to the rule for high decimals (page 11), and pointing off five holes from the left of the machine, 1719.656, the answer in dollars, cents and mills, appears on the register.

at any given rate set the dollars and cents to English Currency at any given rate set the dollars and cents so that units of cents stands in the third column from the right of the machine and turn down the third pointer. Divide by the number in the table, opposite the given rate, until you have obtained the quotient figure one place to the right of the pointer. Subtract out the remainder. If the figure to the right of the pointer be less than five, subtract it out with the remainder; if more than 5, carry one to the left before subtracting it out.

Divide the quotient now standing in the register by 24, then turn down the fifth pointer from the right of the machine and divide the amount to the right of the fifth pointer by 2, and then divide the amount to the left of the fifth pointer by 20; turn down the seventh pointer and that to the left of the seventh pointer is pounds, that between the seventh and fifth pointers is shillings, that in the first column to the right of the fifth pointer is pence, and the figures to the right of that, half pence.

Note.—If the remainder atter dividing by 24 is over 19, you have to take the remainder off to divide it by 2. Of course this seldom occurs. This can be avoided altogether by using a ten-column machine and using the co-digits 023 when dividing by 24 and accordingly using the sixth and the eighth pointers in place of the fifth and seventh respectively. In dividing by 20 do not forget that you are through when you have obtained the quotient figure in the seventh column of the machine.

A ten-column machine is required to reduce from United States to English money, at one operation, bills of \$500.00 and over; but by setting the amount in dollars and cents on

	486—101 250 00
	400—101 250 00
	½—101 <u>276</u> 04
	½—101 302 08
Table for	<del>3/8</del> -101 328 12
British Exchange.	1/2-101 354 17
British Bachange.	%—101 <u>380</u> 21
	¾-·101 406 25
	%—101 432 29
100	405
483—100 625 00	487—101 458 33
½-100 651 <b>04</b>	1/8-101 484 37
½—100 677 08	½—101 510 42
<b>3/9-100 703 12</b>	3/8—101 536 <b>46</b>
%-100 729 17	1/2-101 562 50
%-100 755 21	⅓ <b>—101 588 54</b>
¾—100 <del>781</del> 25	¾—101 <del>614</del> 58
%-100 807 29	½-101 640 62
484—100 833 33	488—101 666 67
1/8-100 859 37	1/8-101 692 71
½-100 <del>885</del> 42	½-101 <del>718</del> 75
3⁄6—100 911 46	3 <sub>8</sub> -101 744 79
½-100 937 50	1/2-101 770 83
%-100 963 54	%-101 796 87
¾-100 <del>989</del> 58	¾-101 <del>822</del> 92
½-101 015 62	½-101 848 96
485—101 041 67	489—101 875 00
½-101 067 71	1/8-101 901 04
4-101 093 75	½—101 <del>927</del> 08
3/8—101 119 79	3/ <sub>8</sub> —101 953 12
½-101 145 83	½-101 979 17
%-101 171 8 <b>7</b>	⅓-102 005 21
¾-101 <del>197</del> 92	¾-102 <del>031</del> 25
½-101 223 96	½-102 057 29
39	

the extreme left of the machine, and after dividing by the proper table number, turning to naught and setting the quotient over to the extreme right of the machine, bills of \$50,000.00 and under, can be rapidly computed on an eight-column machine.

Example: What is the value in English money of

\$351.24 rate 4.865/8?

Setting 351.24 in the register so that 4 will come in the third place from the right; turning down the pointer to the left of the 4 and dividing by 10138021, (10138021 in the table, page 39, opposite 4.865%) until we obtain all the quotient figures to one place to the right of the pointer we have 34645 to the left of the pointer and 6 in the next place to the right of the pointer; as 6 is more than 5, carry one, which makes it 34646 to the left of the third pointer.

Now dividing 34646 by 24 we have 1443+14.

Turning down the fifth pointer and dividing 14 by 2 we have 7. Leave it standing on the register and dividing 1443 by 20 and turning down the seventh pointer we have £72, 3s and 7d.

#### INTEREST.

To perform interest on the Comptometer, the following methods are so rapid that the most complex examples in interest can be computed in twenty-five seconds, and an ordinary example in ten seconds.

No one can compute interest one-half as rapidly mentally

or by using an interest table.

Method of Computing Interest. If the number of days for the whole term is not known, first strike the number of days on the machine, as in addition; then strike the 30 key as many times as there are months and the 300 key and the 60 key as many times as there are years. The number of days will then be indicated on the register.

Multiply the principal by the number of days, without taking the number of days off the register, as illustrated on

page 10, and divide the product

By 90, if the rate is 4 per cent; By 72, if the rate is 5 per cent; By 60, if the rate is 6 per cent; By 45, if the rate is 8 per cent; By 40, if the rate is 9 per cent;

and point off four places, if there are no cents in the principal; but if there be cents in the principal point off six places.

**Example:** Find the interest on \$462 for 3 years, 7 months and 11 days at 8 per cent. First strike 11, as there are 11 days, then strike the 30 seven times, as there are seven months; and strike the 300 three times, and the 60 three times, as there are three years. 1301 is now indicated on the register. Multiplying the principal by 1301 and 601062 is given as the product; dividing this by 45, and there is a quotient of 13356<sup>42</sup>/<sub>45</sub>; point off four places, and \$133.56 appears as the answer.

Where the rate per cent is 7, after multiplying the principal by the number of days, multiply this product by striking each 6 key as many times as the corresponding figure of the register indicates. (See rule page 10.) Then divide the amount now indicated on the register by 36, and if there be no cents in the principal, point off five places; but if there

be cents in the principal, point off seven places.

Example: What is the interest on \$273 for 6 months and 26 days, at 7 per cent? Computing the number of days, 206 is the answer; and multiplying 273 by 206, 56238 appears on the register. As the rate of interest is 7 per cent, multiply by 7 by using the row of 6's as above directed, and 393666 appears on the register. Dividing by 36 causes 10935% to appear, and pointing off five places, the answer, \$10.935, is obtained.

#### DISCOUNT.

Method of Discounting Bills. Multiply the amount of the bill by the negative of the rate of discount. The product

will be the net amount of the bill.

Thus: \$524.25,30 per cent off. To strike the negative of 30 we strike the co-digit 2 (see page 12). Therefore we begin on the second key from the right on the row of co-digits 2's, and strike each co-digit 2 in succession toward the left, as many times as the corresponding figure in the multiplicand indicates. Thus, striking the co-digit 2 in the second column five times, the next co-digit 2 to the left two times, the next four times, the next two times, and the next five times; and pointing off four places, \$366.975 appears as the amount of the bill, after discounting.

For discounting bills like the following:

 24.. ½ in. M. I. Caps.
 09. \$2.16
 22 per cent off

 36.. I in. M. I. Eils.
 22. 7.92
 30 per cent off

 24.. I in. M. I. Tees.
 28. 6.72
 15 per cent off

Multiply the first item negatively by its per cent off, and leaving the amount standing on the register, proceed to multiply the other items negatively by their per cent off. The sum of all the items with their discounts deducted will then be

indicated on the register.

Thus: After multiplying \$2.16 by 22 negatively, \$1.6848 appears on the register, and leaving this amount on the register, and multiplying \$7.92 by 30 negatively we have \$7.2288, and after multiplying \$6.72 by 15, negatively, \$12.94 appears as the answer.

It is obvious that to find the discount, all that is necessary is to multiply the principal by the rate of discount.

## WHERE THERE ARE SEVERAL DIS-COUNTS ON ONE BILL.

Example: \$452 less 70 per cent, 47 per cent and 10

per cent. After

After multiplying 452 by the co-digit 6 (one less than the 7 of the 70 per cent) we have 135.60. Multiply this by 47 on the co-digits (not one less than 47 because 135.60 is already on the machine) we have 71.868, and in the same manner multiply this by the co-digit I (for the 10 per cent) we have 64.68, the value of the bill after taking off 70 per cent, 47 per cent. and 10 per cent.

In multiplying by the co-digits 47 and co-digit I use the

rule on page 10.

In taking off any per cent less than 10, remember that such per cent stated decimally has a cipher before it. Thus, 6 per cent is .06, therefore for 6 per cent multiply on the rows of co-digits 0 and 5.

42

#### COMPOUND INTEREST.

To Perform Compound Interest. Multiply the principal in cents by the rate of interest and add the principal. Set the amount down on paper in dollars and cents, leaving off the mills and tenths of mills, and begin on the unit key of the row of keys representing the rate per cent, and without turning the machine to naught, multiply the amount set down by the rate per cent, thereby placing the product two places to the right of the amount standing on the machine. Set down on paper the amount now on the machine, which is the amount of compound interest and principal for two years. Proceed in like manner, as many times as there are years remaining in the term for which the interest is to be compounded.

**Example:** What is the amount of \$326.21 for five years at 7 per cent. compound interest?

Starting on the row of 7s indicated by the rate per cent. strike the first one, one time, the next two times, the third six times, and so on. \$22.8347 appears on the register, as the interest for one year. Add the principal and \$349.04 appears as the amount of interest and principal for one year, the mills and tenths of mills being disregarded. Starting on the row of 7s, strike the first 7, four times, the third nine times, the fourth four times, and the fifth three times. The amount of interest and principal will now be indicated on the register. Setting this down, continue the operation as directed by above rule, three times more, when the amount of compound interest and principal for five years will be indicated on the register.

## SQUARE ROOT.

Before trying to extract square root, practice division on at least fifty examples, employing those having one, two, and

also five figures in the divisor.

The simplest way to extract square root on the Comptometer is to act on the principle that in the series of odd numbers 1, 3, 5, 7, 9, etc., the square of the number of terms always equals the sum of all the terms.

Thus: In the series 1, 3, 5, 7, 9, 11, 13, we have seven terms, and find that the sum of these terms is 49, and that the

square of seven, the number of terms, is also 49.

Method where the first period on the left is not greater than 24. Strike on the keys the number to be operated on, so that it will appear on the register of the machine, and separate it by the pointers above the register into periods of two places each from the right.

To obtain the first root figure, strike the co-digit o key in the units column of the highest period, and each succeeding key towards the register in that column which has a concave top, until the figure in the tens column of that period indicates the number of key strokes, and the figures in the units column indicate an amount not greater than the co-digit on the next key to be struck. (This simply amounts to dividing by the series of numbers of which I is the starting point and 2 the common difference,) The figure which now stands in the highest column of the register (the column which was the tens of the first period) is the first root figure, and the figure in the next column to the right is the remainder of the first period.

To obtain the second root figure. To the remainder of the first period annex the next period on the right for a new number from which to obtain the second root figure. Multiply the root figure already obtained by 20, and use the product as a starting point at which to begin striking on the co-digits the series of even numbers and strike it and each succeeding even number (example, 4×20=80-82-84-86-88-90-92, etc.) until the number of even numbers struck coincide with the figure on the register in the column next higher than the highest key struck, and the figures in the column in which the keys are struck indicate an amount not greater than the next even number to be struck. If the first root figure multiplied by 20 is as large or larger than the minuend, the second root figure is o; therefore in such cases annex one or more periods to the remainder and proceed to find the third root figure.

To find the third and all succeeding root figures. Proceed the same as with the second, except that there are two or more root figures to be multiplied by 20.

Two figures can be used as a trial divisor to find each root figure the same as in the method of dividing by three or more numbers, after which strike each of the keys which represent the rest of the even numbers to be struck, the number of times required as indicated by the quotient figure obtained by the trial divisor.

Example: V14334027. After striking 14334027 on the machine and pointing off, we find that 14 is the highest period. Striking the co-digit o in the units column of that period, then each succeeding key having a concave top, we find that the figure in the tens column of that period on the register does not coincide with the number of keys struck until three keys are struck, then as 5, which stands in the units column of that period on the register is not greater than the co-digit figure on the next concave-top key, we have obtained the first root figure. Annexing the next period to the remainder of the first period, we have 533 as a new number from which to obtain the second root figure. The first root figure multiplied by 20=60, therefore place the index finger of the left hand on the co-digit 6, and the index finger of the right hand on the co-digit o of the tens and units columns of the 533, and strike once; move the right-hand finger to the co-digit 2 of its column, strike 62; then to the 4 (all the time watching the figure in the next higher column on the register, and counting the number of strokes), strike 64, and then to the 6, strike 66; then to the 8, strike 68, then move the righthand index finger back to the co-digit o, at the same time moving the left-hand finger to the co-digit 7, strike 70, then moving the right-hand to the co-digit 2, strike 72. Now having struck seven even numbers, to coincide with the seven standing on the register in the next higher column than the one on which the keys were struck, we observe the remainder which is 64, and as 64 is not greater than 74, the next even number, the second root figure has been obtained.

Annexing another period to the remainder 64, we have 6440 as a number from which to obtain the third root figure. Multiplying the first two root figures (37) by 20, we have 740 as a starting point from which to begin striking the series of even numbers: use 74 as a trial divisor, and begin striking it on the co-digits of the tens and hundreds columns of the number 6440, to find the next root figure. (After striking the trial divisor five times, move the right-hand finger one key towards the register, as it is apparent that the sixth succeeding even number is always ten greater than the one used as a starting point.) We find that not until the trial divisor has been struck 8 times, does the number of strokes coincide with

the figure in the next higher column on the register, when the remainder being smaller than the trial divisor, 8 is the third root figure; therefore, we strike the co-digit o in the units column of the 6440, and each succeeding concave-top key towards the register, and coming to the last one, begin again on the same co-digit o key and strike it and the next two succeeding concave-top keys making 8 strikes in all, because 8 is the root figure found by using the trial divisor 74. 456

now appears as the remainder. Annexing the next period we have 45627 as a number from which to obtain the fourth root figure. 378, the root figures already obtained, multiplied by 20 equal 7560. Taking 75 as a trial divisor, we strike 6 times before the number of strokes coincide with the next higher figure (do not drop the right-hand finger one key towards the register after the fifth stroke, as when obtaining the third root figure, because 10 added to 7560 would not change either of the figures of the trial divisor), then place the finger on the co-digit 6 in the next column to the right, because 6 is the next figure to the trial divisor, and strike 6 times, because 6 is the root figure obtained by using the trial divisor (drop one key towards the register after the fifth stroke), then strike 6 times in rotation on the series of concave keys of the units column in the usual manner, when the root, 3786 will appear, with the remainder, 231, standing to the right.

Method where the first period on the left is greater than 24. To obtain the first root figure, strike the co-digits 00 in the tens and units columns of the highest period, and then 02, 04, 06, 08, 10, 12, etc., until the number of strokes coincide with the figure in the next higher column on the register and the remainder standing in the column in which the keys are struck is not greater than the amount represented by the co-digit figure on the keys next to be struck.

To obtain the second and all succeeding root figures, proceed the same as for the third root figure illustrated in the

method and example given above.

### EQUATIONS.

There are many equations, in which one of the operations is to subtract the product of two numbers or to subtract the square of a number. The following will show how it can be done without finding what the product of the number is or what the square of the number is and thereby saving much time. We have not space in which to illustrate one of each class of such equations, but will illustrate examples in two classes which will suffice to illustrate the method.

Example 1. (2742×58)—(864×74). After multiplying 2742 by 58, 159036 appears as a product. Leave it on the register. Then multiply 864 by 74 negatively (see page 12), using co-digits 73 for the multiplier and striking both together. Next annex as many ciphers to the multiplicand as there are places in the multiplier and subtract it from the amount on the register. In this case there are two places in the multiplier; therefore, subtract 86400, when the answer, 95100, appears on the register.

**Example 2.** The hypothenuse of a triangle is **1278** feet; the base is **473** feet; what is the perpendicular?

The equation is  $\sqrt{1278^2-473^2}$ . Squaring 1278 we have 1633284. Leaving it on the register, we multiply 473 by 473 according to the co-digits, as illustrated in Example I, and then annex three ciphers to 473, and subtract it, when 1409555 appears on the register. Extracting the square root, we have 1187,+586. If you desire to express the root as 2 mixed number, all that is necessary is to multiply the root figures already obtained by 2 and add I. Then place the result under the remainder as a denominator. In this case it would be as follows: 1187×2+1=2375; therefore the root is 1187 $\frac{5386}{2375}$ .

It is evident that the periods of ciphers can be annexed to the remainder and the root carried out decimally if desired.

#### APPENDIX.

To make a key-operated, multiple-order calculating machine so that it could be run both forward (additive) and backward (subtractive), would involve mechanism so complicated, especially in its carrying mechanism, as to be not only impracticable, but absolutely absurd.

Therefore on a key-operated machine subtraction, division and other operations of a negative character are performed by touching on the keys the complements of numbers to be subtracted, the complements of divisors in division and the complements of the terms of a geometrical ratio in square

root, etc., etc.

The complement of a number is that number which added to it, results in a series of ciphers directly beneath it, with r carried to the next column to the left, thus the complement

	13074	of	- 37
18	86926	18	343
	T00000		1000

It will be observed that in each of these illustrations the sum of the two figures in the first column is 10, and that the sum of the two figures in each of the other columns taken by itself is 9. This is because the 1 carried from the first column into the second, added to 9 makes 10, and the 1 carried from the second column to the third added to 9 makes 10, and so on clear across.

Thus,	6+4 is .										10
	2+7+1	to	carry	is.							10
	9+0+1	to	carry	is				•			10
	3+6+1	to	carry	is							10
	8+1+1	to	carry	is							10

We call a number which added to a digit makes 10, its complement, and a number which added to a digit makes 9, its co-digit. Thus the complement of 6 is 4, and the co-digit of 6 is 3, because 6+4=10, and 6+3=9.

We can find the difference between two numbers by adding the complement of the smaller to the larger and canceling the I carried to the extreme left.

## Example: 47631—13074

In a calculating machine the carrying is a process entirely independent of the consciousness of the operator. Hence it follows that with the larger of two numbers on the register, if the operator merely touches in each column a key which will add the co-digital value of each digit of the smaller number except the one to the extreme right, and touches the complement of the extreme right-hand digit, he will then have on the register the difference between the two numbers, providing he can prevent the carrying of the I from the extreme left-hand number to the next higher order, wherever that order happens to be.

It further follows that if there were placed on each *units* key, beside its normal digit, a number in smaller type indicating its complement, and if on all the other keys of the machine there were placed beside the digit a number indicating its co-digit, all the operator would have to do to subtract any number ending with a digit in the units column, would be to strike the keys indicating in smaller type the number to be subtracted, providing he has, as on the Comptometer, means for preventing carrying to the left of the highest column in which any key is touched.

In practice there is not always a digit in the units column of a number to be subtracted, and frequently it is desirable to make a subtraction from a number standing several columns to the left of the units column of the machine, such as in subtracting from a quotient at the conclusion of a performance in division, or in using decimal numbers or in correcting a mistake of the operator in touching the keys. Also in performing division the divisor needs to be touched in accordance with the small figures on the keys in a position where its units figure does not correspond with the units column of the machine. For this reason it is desirable to place co-digits on all the keys and direct the operator to always touch, for the extreme righthand digit of a number to be struck on the keys according to the small figures, a key bearing a codigit which is one less than the right-hand digit.

Since for each subtraction there is one carried to the left of the highest key touched unless prevented by the use of the subtraction cut-offs, a series of

subtractions accomplishes division.

Example: 465 ÷ 222.

Keys touched:

Digits	465
Digits	
Co-digits 221 repeated again	
. 2	021

The quotient is 2 and the remainder is 21.

Example: 1384 ÷ 645.

If we were doing subtraction proper the keys touched would be

													·	ut on
Digits .			•		. ,							•		.1384
Co-digits	S												•	.0644

But in division we may omit to strike the o under the r in the fourth column and simply strike the co-digits 644, thus:—

Keys to be struck:

Digits	I	384
Co-digits 644, same as digits		355
	I	739
Co-digits 644 repeated again		355
	2	094

The quotient is 2 and the remainder 94.

In examples involving two or more places in the quotient the principle is just the same as above except that instead of beginning to subtract with the units of the divisor under the unit of the dividend, which would necessitate making a great number of sub-

tractions, we begin subtracting from the fewest figures in the left of the dividend which will contain the divisor.

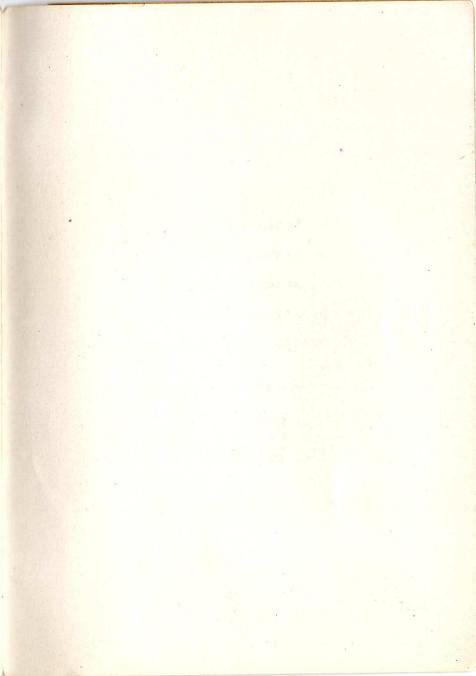
Example: 2863 ÷ 68.

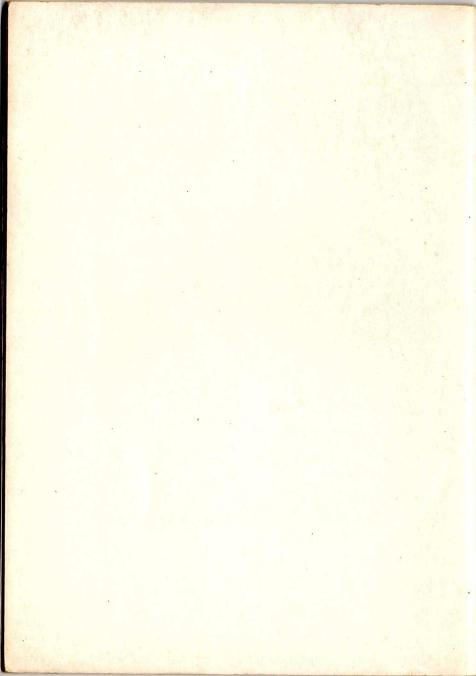
Keys to be struck:

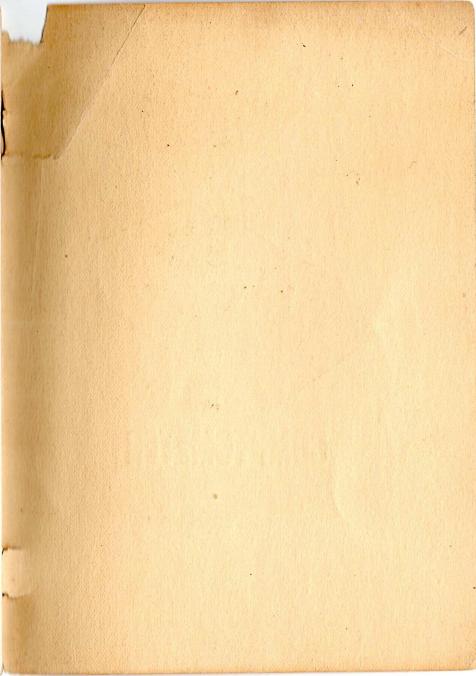
Digits Co-digits 67 same as digits	2	863 32
Co-digits 67 repeated again	3	183 32
Co-digits 67 repeated again	3	503 32
Co-digits 67 repeated again	3	823 32
Co-digits 67 repeated again	4	32 1 75
Co-digits 67 repeated again		32
	4	2 07

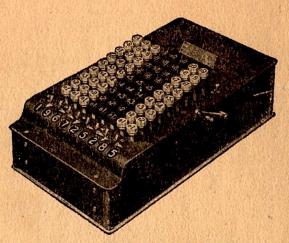
The quotient is 42 and the remainder 7.

\*Here, for the first time, the number of strokes on the keys (subtractions) agree with the quotient figures, but there is a remainder of 82, so we continue to strike the keys until the remainder becomes less than the divisor 68, which it does at the next stroke, showing the first quotient figure to be 4.









COMPTOMETER